

# SESSION 8: PLANNING RECOVERY

*Helping survivors of domestic abuse take control  
of their finances and plan for the future*

## OBJECTIVES

- Recap of previous sessions
- Personal evaluation of what was learned – self-efficacy quiz
- Discussion on how to approach planning financial autonomy with someone you work with
- Group exercise using our

# Self-Efficacy Quiz

## PLANNING TO LEAVE

- Become aware of the financial abuse and how to prevent it

<https://www.nasdaq.com/articles/how-to-prevent-financial-abuse-2020-05-21>

[How To Be Financially Prepared To Leave an Abusive Partner](#)

[Safeguarding Your Money - Banking & Payments Federation Ireland](#)

[BPMI Principles on Financial Abuse](#)

- What has the economic cost of financial abuse been for the victim?
- What has the impact been on self-confidence?
- Does the victim have any independent resources and if yes, what are they?

## MANAGING FINANCES WITHIN AN ABUSIVE RELATIONSHIP

- <https://www.gamcare.org.uk/self-help/money-management/>

## FINANCIAL PLANNING OPTIONS

- <https://www.anz.com.au/personal/financial-wellbeing/calculator/>
- [Financial Wellbeing Self Assessment - Bank of Ireland](#)

## HOW TO START A CONVERSATION ON MAKING A FINANCIAL PLAN WITH SOMEONE YOU ARE WORKING WITH?

- In the first session we asked you to think of a case you were working on (in the past or current) that involved some aspect of financial coercion or abuse.
- Do you think you could now discuss putting actions in place or developing a plan?
- **How would you approach a conversation about financial planning with the person?**

# Planning Financial Recovery

- Maximising existing resources
- Accessing support - know your rights and entitlements
- Take classes or seek advice to build confidence
- Map a plan to reduce financial connections with the perpetrator (assets and income)
- Think about education/training and employment to gain individual income
- Reward yourself for each step



# Planning for Leaving

- Save money
- Is financial support from family and/or friends a possibility?
- Ask for employer support if possible
- Have a separate feeder or savings account for bills with your bank. Revolut has Savings Jars, Post Bank have wallets.
- Save in Post Office or credit union where access may not be as easy.
- Saving Stamps in supermarkets, like Dunnes.

**GROUP EXERCISE – USING THE FINANCIAL ASSESSMENT  
AND PLAN**

# KRYSTYNA

- Krystyna is 29 - attending your service for two months. On Carers Allowance: Son aged 5 with autism and also has 2 year old daughter.
- Krystyna is in receipt Domiciliary Carers Allowance of €330 per month. Father of children, Krystyna separated from due to Domestic Violence, takes this payment. He says he uses it to pay his bank loan & credit card he got for family move to Ireland from Poland 3 years ago.
- Krystyna - in rent arrears & received a Notice to Quit from her landlord. SVP and local Food Bank supporting her. Krystyna has fallen behind in her loan repayments to her Credit Union – they are bringing her to court next month.
- Krystyna's husband - took her joint account bankcard when she left home.
- He promised to pay her the Carers Support Grant of €1,850 that went into the joint account in June earlier this year, but she has received no money from him in 6 months.
- Krystyna can pay her rent arrears - if she received this €1,850 Carers Support Grant.
- Krystyna upset today - €500 payment from Government - part of the Cost of Living response for Carers – was paid into joint account today and husband is denying it has been received.



## POST-ASSESSMENT

- Discuss what you learned and what you still feel you need to learn
- How would you apply what you have learned in practice?
- Can you think of examples where this training would have been helpful?
- What would you like to see added in the training?